

The Travelers Insurance Company,

Sylvester C. Dunham, President.

Hartford, Connecticut.

JOHN H. NOLAN, GENERAL AGENT.
S. R. PLATTENBURG, CASHIER.
N. P. BRETTNER, ASSISTANT CASHIER.

THE JOHN H. NOLAN AGENCY,
339 INSURANCE EXCHANGE.

TELEPHONE: WABASH 4047.

Chicago, Ill.

July 30, 1915.

Mr. Geo. M. West,
Panama City,
Florida.

Dear Sir:-

I suppose it is natural for all men to blame other men when they cannot easily get their necks free from the yokes they, themselves, put around their necks.

When your Policy in The Travelers was applied for, way back in 1878, you could not fore-see, and neither could any one connected with The Travelers Insurance Company, that you would survive your then wife and have a second wife in 1915 to succeed her as beneficiary thereof. And it is not at all likely, either, that you would have given us your application for that Policy in 1878 if you were then sure to be alive and kicking in 1915. In other words, Mr. West, you acted as wisely in 1878 as you then could, but not very wisely now. You, yourself, and no one else, dictated the terms of The Travelers obligation to you, which was to your then wife, your then children and others that would be born to you. And because The Travelers' obligations to you and yours have not changed, as your personal obligations evidently have, and for the reason that it has asked you to assist it in making the change in the terms of your Policy that you now want made in it, and in the only way that that change can be made, you find fault with it, write like an immature boy, notwithstanding you are now aged 70, and refer to what your understanding about Life Insurance was when you applied for that Policy. But how you could have imagined then, or think now, that a man can create such a Trust as you created when you applied for that Policy, and oblige those he employed to live up to the terms of that Trust, the doing of which passed the control of the property or Policy out of his own hands, and yet, when he changes his mind about it and presumes that that mental condition of his releases The Travelers Insurance Company from its financial obligations to those named, and generally unnamed, in that Trust, is not easily explained.

Whatever you have been able to do in this connection with "other Policies" was done, Mr. West, in accord only with the terms of those Policies. And the Companies that wrote those Policies for you, to whom you referred, have served you in no way any more helpfully or cheerfully than The Travelers have been trying to serve you.

The certificate of the birth and death of your son Charlie E., will be sent to the Home Office of the Company to-day.

Yours truly,

John H. Nolan.

General Agent.